

Appendix I
Monroe County Housing Authority Assistance Implementation Plan

**Bay Point and Saddlebunch Key Wastewater Project –
Low Income Assistance Program Per EO 12898 (Environmental Justice)**

The following summarizes the Monroe County Housing Authority's (HA) Implementation Plan for financial assistance to qualifying *low-* and *very-low income* Bay Point service recipients.

The HA will conduct a survey to collect relevant demographic data from the Bay Point service area residents. The data will help determine the number of assistance program applicants and the funding level needed to meet the FEMA environmental justice compliance requirements. This survey will also provide an advanced funding availability announcement to qualified service recipients.

The application process will begin after WWTP construction has been contracted. The process will be based on Monroe County's Housing Assistance Plan. Assistance Program availability will be advertised in local papers; along with other outreach activities such as press releases, public meeting announcements, and pertinent non-profit organization notifications. There will be a minimum sixty (60) day application period.

The application will consist of a cover letter, application instructions, an application form (for information on address, household composition, income level, and status [owner occupied, primary residence or owner renting to eligible tenant]), a release form, a resident income certification form, a social security consent for release of information form, and a statement of no tax return form. The HA's Special Programs Office (SPO) will work with each applicant to ensure application sufficiency. After the application period has closed and all applications are completed, the SPO will send a letter to each applicant informing them whether they have or have not met the eligibility requirements.

The HA's Assistance Program primary eligibility criteria are as following:

- Priority #1
 - Single family
 - Owner occupied
 - Primary residence
 - Contain Housing Code violations, Housing Quality Standards violations,
 - Health/Safety violations, or has sewer connection requirements.
- Priority #2
 - Property owners
 - Single family or multifamily rental property occupied by qualified beneficiaries
 - Has sewer connection requirements

Applications received within the application period which meet the primary criteria above will be prioritized based on the scoring system outlined below. Funding will be distributed starting with applicants having the greatest priority score, followed by lower priority scores until all available funding has been expended.

Priorities and associated points:

- Elderly (one owner greater than 62 years old) 10
- Disabled household member 10
- Documented Multiple Housing Code violations 10

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- Very low income 5
- Children in household (greater than 2) 5
- Length of ownership between 0 and 5 years 0
- Length of ownership between 6 and 10 years 2
- Length of ownership between 11 and 15 years 3
- Length of ownership greater than 15 years 5
- Single head of household (2 or more persons) 5

Note: In the event of tie scores, very low-income households will receive priority.

The Assistance Program will fund sewer connection and on-site system abandonment/removal costs. Priority #1 applicants will receive assistance in the form of a grant. Priority #2 applicants would receive assistance in the form of a loan. Applicants would execute a note secured by a mortgage on the subject property. The term of the note will be for five (5) years at zero (0) percent interest and will require no regular payments. The principal balance will be forgiven by 1/5th annually on the anniversary date. The mortgage will contain affordability covenants that require that during the term of the loan, the property shall be rented on an annual lease to very low- and low-income households subject to annual income certification. The SPO will coordinate all payments through the County.

An order-of-merit listing with qualified applicants will be prepared for approval by the CATF and forwarded to the BOCC for conflict of interest resolution and approval. Based on available funding and the number of listed applicants, a household dollar amount will be awarded to each applicant.

When the funding allocation for each household is known, the SPO will send a commitment letter to the household, including instructions on plumber contracting. The SPO will work with the applicant to ensure plumber work is completed appropriately (i.e. permits obtained, county inspections made, DOH certifications received for system abandonment, etc.) and that services are paid in a timely manner. The Assistance Program will be funded through funding requests to DCA for a combination of the individual funding amount awarded to the eligible household and the plumbing contractor costs.